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Socio-economic Series

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## THE HOUSING CONDITIONS OF PERSONS WITH HEALTH AND ACTIVITY LIMITATIONS IN CANADA, 1991: A RETROSPECTIVE

### Introduction

This retrospective examines the housing conditions of Canadians with health and activity limitations, using Statistics Canada data from the 1991 Census of Canada linked with that from the post-censal Health and Activity Limitations Survey (HALS). It forms a foundation for work that CMHC plans to do in linking data from the 2001 Census of Canada with the subsequent HALS.

This research employs the standard concept of core housing need which is used by CMHC and others. This concept starts from the premise that a household should have a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30 per cent of before-tax household income). A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards **and** it would have to spend 30 per cent or more of its income to pay the average rent of alternative local market housing that meets all three standards.

Since housing for persons with disabilities should also include adaptations and supports required to facilitate the normal activities of everyday living, this study includes the identification of barriers to acquiring housing adaptations and to receiving needed support in undertaking activities in the home, or to moving to more appropriate accommodations.

### Findings

Households which include persons with disabilities are more likely to be in core housing need than other Canadian households. In 1991, 18% of households containing at least one person with a disability were in core housing need, compared to 12% of all Canadian households.

Approximately 644,000 persons with disabilities resided in almost 529,000 households in core housing need. One in seven persons with a disability falls into core housing need with an affordability problem, one in twenty-five falls into need with a housing adequacy problem and one in fifty with a suitability problem.

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**WELL OVER A THIRD  
OF PERSONS WITH  
DISABILITIES IN RENTAL  
HOUSEHOLDS ARE IN  
CORE HOUSING NEED,  
IN CONTRAST TO ONE  
IN TEN RESIDING IN  
OWNER-OCCUPIED  
HOUSING.**

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The vast majority (82%) of persons with disabilities who are in core housing need fall below the affordability standard. (This is true as well for persons without disabilities.)





Most people with disabilities live in private, owner-occupied dwellings, but most people with disabilities in core housing need are renters (62%). (Similarly, most persons without disabilities in core housing need are tenants.)

In comparison to the population at large:

- a higher proportion of renters with disabilities are below the affordability standard; and
- larger proportions of both renters and owners with disabilities in core housing need are below the adequacy standard.

## Those Most Likely to be in Core Housing Need

There are wide variations in the likelihood of being in core housing need among persons with disabilities. These depend on factors such as severity of health and activity limitation, living arrangements and socio-demographic characteristics, particularly access to employment and other sources of income. When people residing in households have health and activity limitations, total household income and other resources are often constrained. Moreover, some of these resources must be used to overcome disability-related barriers. A homeowner's disability can also limit the maintenance they are able to do on their own. These difficulties increase the likelihood of being in core housing need. Thus:

- The incidence of core need is relatively high among persons with moderate and severe levels of disability, particularly among non-senior adults, because of the limitations such disability levels place on their capability to compete in the labour market.

- Barriers to employment, or, if employed, to adequate income, are high for persons with mobility limitations who require wheel chairs, those with learning or memory limitations or mental health problems, and for non-seniors with eyesight disabilities. Correspondingly, relatively high proportions of these people are in core housing need.
- The incidence of core housing need is relatively high among non-senior women with disabilities, for whom low employment income is often a factor.
- Single mothers with disabilities are especially likely to be in core housing need (as is the case for single mothers without disabilities).
- Senior women (particularly those aged 75 and over) are likely to outlive their spouses and, when this occurs, they often have limited pension or other retirement income. These women are very likely to have a disability and to be in core housing need.
- Persons with disabilities who live alone are particularly likely to be in core housing need, especially if they are non-seniors.
- The greater the percentage of persons in a household with health and activity limitations, the greater the likelihood that the household is in core need.
- Children with disabilities are more likely than children without disabilities to reside in a household in core housing need.



- Older, low-income owners with disabilities often have difficulties in maintaining their homes, falling into core need as their housing falls below the adequacy standard.

Adaptation to health and activity limitations also takes time, and is often dependent upon the development of alternative skills. Thus, how long a person has had a disability and how old they were when it began influences their susceptibility to being in core housing need:

- The period following the initial onset of a disability-related condition often involves considerable adjustment and change. During that time, non-senior adults with disabilities are particularly likely to move, to reside in rented housing and to be in core need.
- Non-senior adults who have had health and activity limitations since birth are more likely to live in a household in core housing need. These persons have often faced a life of disadvantage, with limited access to schooling and work opportunities.

Overall, each of these risk factors increases the likelihood of a person being in core housing need. Persons subject to multiple risk factors are

particularly likely to be in core housing need.

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**WOMEN WITH A  
DISABILITY MAINTAIN  
41% OF ALL CORE NEED  
HOUSEHOLDS WHICH  
INCLUDE PEOPLE WITH  
DISABILITIES AND 15% OF  
ALL OF CANADA'S CORE  
NEED HOUSEHOLDS.**

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Women with a disability who either live alone or raise children alone are highly at risk of being in core housing need.

These women are more than twice as likely as others with a disability to be in core housing need.

## Variations Across Canada

Variations in disability rates and the incidence of core housing need across the country largely reflect regional economic and socio-demographic differences:

- The high incidence of both disability and core housing need among Aboriginal households increases overall levels of housing need where they make up significant proportions of the population: in the territories and, to a lesser degree, in the Prairies. Aboriginal households have relatively high incidences of crowded housing and housing in need of major repair.
- Throughout the Maritimes, the proportion of persons with disabilities in core housing need is high, reflecting an older population and generally relatively weaker economy.
- In Ontario, the proportion of persons with disabilities in core housing need was particularly low in 1991, largely because of the strength of the economy, relatively generous levels of social assistance provided to persons with disabilities and a relatively large social housing stock provided specifically for persons with special needs.

## The Need for Housing Adaptations

Overall, just over one in five people with disabilities report that they need housing adaptations of some kind. Persons expressing a need for housing adaptations typically have agility and/or mobility limitations, and many require wheel chairs.



The level of unmet needs varies considerably with the type of housing adaptation. Most people requiring modifications to entry/exit points to their homes (ramps or street level entrances) report these needs are being met. However, the great majority of those requiring modifications to fixtures in the home still face difficulties. Such adaptations include modified fixtures in the bathroom (especially the tub or shower), modified sinks and counters in the kitchen, and grab bars.

Cost is by far the most commonly cited obstacle among adults requiring additional housing adaptations. Cost is especially likely to be an obstacle among owners in core housing need who wish to modify entry/exit points and among renters who require additional equipment in their home. Correspondingly, most people perceiving an obstacle to housing adaptation cited a need for financial support. In addition, landlord resistance was often cited by tenants needing modifications to entry/exit points.

## **The Need for Assistance with Household Tasks**

Examining the need for aid in undertaking everyday tasks in the home provides a second perspective on the adequacy of the home environment. While very few require help in moving about the home or preparing food, 13% require additional help with light housework and 19% with heavy housework. Those needing help with heavy housework are the least likely to have their needs met.

Women, especially those 65 and over, are more likely to require support in undertaking household tasks, particularly housework, and also to have these needs go unmet. This is related to three factors:

- the higher proportion of women who do housework,
- the lessening capacity to do this work with ageing, and
- the high proportion of older women who live alone.

Unmet needs for support in doing housework are especially common when senior women live in owner-occupied dwellings.

When support is needed for household tasks, it usually comes from family, friends and neighbours. Some turn to other volunteers or paid help. Those receiving their help from family, friends and neighbours are much more likely than those dependent on other volunteers or paid help to feel the support they are receiving fully meets their needs. Seniors and persons with moderate and severe levels of disabilities are the least likely to receive needed levels of support.

## **Housing Satisfaction**

The great majority of persons with disabilities are satisfied with their present dwelling and believe that they would remain so even if their health or disability situation changed. Persons in owner-occupied dwellings, in co-op housing, and in rental housing specifically for seniors and those with disabilities are most likely to be satisfied with their accommodations. Those seeking a disability-related change in their housing will more likely look to adapting their homes rather than to moving. Still, the presence of a disability, especially following its initial onset, is a prime factor in the high level of intra-urban mobility exhibited by persons with disabilities.

Fifteen per cent would like to move. Reinforcing the attractiveness of homeownership, the great majority of persons with disabilities wishing to move would opt to own. At the other end of the spectrum, persons in private rental accommodations and in rooming or boarding houses are least likely to be satisfied with their current accommodations, especially if they are in core housing need. People here wishing to move are also most likely to prefer another type of housing.

A large majority of persons with disabilities wishing to move feel that they face a barrier and most often the barrier is cost. Relatively few reported disability-related discrimination when looking for accommodation.

Cost is an especially common barrier among owner occupiers in core need, and is often coupled with a belief that the effort of moving is too onerous. In contrast, tenants in core need are most likely to be on a housing waiting list and to see this as a barrier to moving, reflecting a high level of preference for social housing.

## Conclusion

Persons with disabilities are significantly more likely than other Canadians to be in core housing need, especially those who rent, are moderately or severely disabled, live alone, or are women or single mothers. Many need housing adaptations related to their disability but cannot afford them. Nonetheless, the great majority are satisfied with their present dwelling. Even most of those seeking change would prefer to adapt their current homes rather than move.



**Project Manager:** John Engeland, Research Division

Report (available from Canadian Housing Information Centre at address below): *The Housing Conditions of Persons with Health and Activity Limitations in Canada, 1991: A Retrospective*

**Research Consultants:** This retrospective is based on research done by Aron Spector, Ark Research Associates.

## **Housing Research at CMHC**

Under Part IX of the National Housing Act, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This fact sheet is one of a series intended to inform you of the nature and scope of CMHC's research.

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